

INTERNATIONAL SEARCH REPORT

International Application No

PCT/US 00/02013

A. CLASSIFICATION OF SUBJECT MATTER

IPC 7 H04L29/06 G07F7/08 G07F7/10

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 7 H04L G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 98 26385 A (ASAY ALAN ;SUDIA FRANK W (US); TURNER PAUL A (US); ANKNEY RICHARD) 18 June 1998 (1998-06-18) abstract page 1, line 5 - line 9 page 8, line 13 -page 9, line 15 page 12, line 24 - line 25 page 13, line 10 - line 12 page 13, line 29 -page 14, line 12 page 42, line 12 -page 43, line 11	1-4, 7-15, 18-28
A	WO 96 31965 A (ANDERSON MILTON M ;FINANCIAL SERVICES TECHNOLOGY (US); JAFFE FRANK) 10 October 1996 (1996-10-10) abstract page 5, line 5 -page 12, line 21	1-28

☐ Further documents are listed in the continuation of box C.

☒ Patent family members are listed in annex.

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"P" document published prior to the international filing date but later than the priority date claimed

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Date of the actual completion of the international search

27 June 2000

Date of mailing of the international search report

04/07/2000

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Information on patent family members

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Patent document cited in search report	Publication date	Patent family member(s)	Publication date
W0 9826385 A	18-06-1998	US 5903882 A	11-05-1999
		AU 5515398 A	03-07-1998
		CN 1244936 A	16-02-2000
		EP 0965111 A	22-12-1999
W0 9631965 A	10-10-1996	US 5677955 A	14-10-1997
		BR 9608448 A	07-12-1999
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		JP 11503541 T	26-03-1999